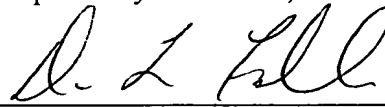


No fee is believed due for this submission. Should any additional fees be required, however, please charge such fees to Pennie & Edmonds LLP Deposit Account No. 16-1150.

Respectfully submitted,

Date: November 16, 2001



Dean L. Fanelli

48,907

(Reg. No.)

For: Anthony M. Insogna (Reg. No.: 35,203)
PENNIE & EDMONDS LLP
1667 K Street, N.W.
Washington, DC 20006
(202) 496-4400

009974 " 44504
FEB 20 2002